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FOR THE DEGREE OF **Ph.D. COMMERCE**
DEGREE IN THE SUBJECT OF **BUSINESS POLICY AND ADMINISTRATION**

Title of Topic	:	A STUDY OF CONSUMER BEHAVIOUR WITH RESPECT TO APPAREL IN B2C E-TAILING
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Pls. accept

KRJaghsle

27th Mar 2023

1. Introduction

Indian retail industry has emerged as one of the dynamic and fast-paced industries due to the entry of several new players. It accounts for over 10% of the country's gross domestic product (GDP) and around 8% of employment. India is the world's largest fifth global destination in the retail space. India ranked 73 in the United Nations Conference on Trade and Development's Business to Consumers (B2C) E-commerce Index 2019.

The sizable middle class and nearly unexplored retail market in India are the main enticing factors for international retail behemoths seeking to move into newer markets, which will help the Indian retail business grow more quickly. The urban Indian consumer's purchasing power is increasing, and branded goods in categories like apparel, cosmetics, footwear, watches, beverages, food and even jewellery are gradually evolving into business and leisure that are well-liked by the urban Indian consumer. The retail sector in India is expected to reach a whopping US$ 2 trillion in value by 2021, according to a recent analysis by the Boston Consulting Group (BCG)

1.1Market Size

As per Kearney Research, India's retail industry is projected to grow at 9% over 2019-2030, from US$ 779n billion in 2019 to US$ 1,407 billion by 2026 and more than US$ 1.8 trillion by 2030. Revenue of India's offline retailers, is expected to increase by Rs. 10,000-12,000 crore (US$ 1.39-2.77 billion) in FY20. India's direct selling industry is expected to be valued at US$2.14 billion by the end of 2021. E-Retail has been a boon during the pandemic and according to a report by Bain & Company in association with Flipkart 'How India Shops Online 2021' the e-retail market is expected to grow to US$ 120-140 billion by FY26, increasing at approximately 25-30% P.A. over the next five years.

India has the third-highest number of e-retail shoppers. The new-age logistics players are expected to deliver 2.5 billion Direct to Consumer (D2C) shipments by 2030.

1.2 E-Tailing

Electronic retailing (e-tailing) is an internet-based sales platform where consumers are able to buy and sell goods online directly from a business without physically inspecting the goods. When retailing is done completely online, organizations are faced with a plethora of different challenges and difficulties when constructing their business model. When designing an e-tailing business model, organizations strive to capture market share by producing the best web pages which attract the most shoppers and convert them to buyers.

When selling products online, logistics and distribution are of critical importance to ensure customers are satisfied with the timeliness of delivery for their purchase. It directly correlated to why businesses

such as Amazon are focused on finding ways to decrease shipping times and offer options such as 'one-day delivery"

Electronic Retailing transaction subcategories

Regardless of whether a transaction is being conducted online or in person, there are two specific subcategories of transactions that are executed. They are B2B and B2C transactions, and they carry different implications when conducted in the electronic retailing market.

1.Business-to-Business (B2B) E-tailing

Business-to-business e-tailing occurs when a business purchases a product or service from another business's website, for its own use or to use as a component in its own products. The business model differs in B2B transactions when conducted online because fast shipping, quality, and price become increasingly more prominent.

2.Business-to-Consumer (B2C) E-tailing

Business-to-consumer e-tailing transactions are when a consumer buys a product or service from a business's website, such as shoes off a sports apparel company's website. The business model differs in B2C transactions when conducted online because consumers are very demanding and expect fast delivery and guarantees that the product's quality matches the online description.

Types of Electronic Retailing (E-tailing)

There are two main types of businesses that offer e-tailing:

1.Pure Play E-tailers

Pure play e-retailers are the types of business that only offer e-tailing and do not operate any sort of physical stores where customers can walk into.

Examples of pure-play e-retailers are businesses such as Amazon, Alibaba, Drop shipping business etc.

2.Brick-and-Click E-tailers

Brick and click e-tailers are businesses that offer both e-tailing and maintain physical brick-and-mortar stores that customers can shop at. Almost every brick-and-mortar business uses some form of e-tailing but more prominent brick-and-click e-tailers that offer exceptional service include Apple, Foot Locker, Sport Chek, D Mart, IKEA etc.

1.3 Consumer Behaviour

Consumer Behaviour plays a decisive role in the present highly competitive and consumer-oriented marketing. Marketers have to study consumer behaviour and adjust marketing policies and strategies accordingly. Consumer psychology needs proper consideration in the marketing activities. Needs and expectations of consumers require special consideration in modern marketing.

Consumer is rightly regarded as the most important person in business/marketing. Marketing activities are essentially for his satisfaction and pleasure. Without his support and co-operation, production and marketing activities are just not possible and also not meaningful. A consumer has always been an enigma to marketers. It is therefore necessary that marketing firms conduct research on consumer behaviour before moving to marketing their products and services. So, it is necessary to understand the consumer behaviour in e-tailing. E-tailing is the need of the hour and in order to survive in today's business world it is necessary to understand the behaviour of the consumers and to provide them with their need and also to ensure their satisfaction.

1.4 Apparel Industry

India's textiles sector is one of the oldest industries in the Indian economy, dating back to several centuries. The industry is extremely varied, with hand-spun and hand-woven textiles sectors at one end of the spectrum, with the capital-intensive sophisticated mills sector at the other end. The fundamental strength of the textile industry in India is its strong production base of a wide range of fibre/yarns from natural fibres like cotton, jute, silk and wool, to synthetic/man-made fibres like polyester, viscose, nylon and acrylic. The Indian textile and apparel industry stood at US$ 40billion and is expected to grow to US$ 190 billion by 2025-2026. India has a 4% share of the global trade in textiles and apparel. India textile and apparel, exports to the United States, a single largest market, stood at 27% of the total export value in Financial Year 2022. Exports of readymade garments including cotton accessories stood at US$ 6.19 billion in Financial Year 2022.

1.5 Review of the Literature

1. 5.1 Lin, W. S., et.al. (2010) says that the growth of e-commerce has caused problems with personalized recommendations. Although several attempts have made to improve or automate the retrieval and filtering of such information, no generic framework links the semantic context of E-Tailing with shoppers' purchases in order to improve the efficiency of E-Tailing support. These papers empirically investigate and establish the relationship between e-marketing terms and shoppers' buying behavior.

1.5.2. Gangadhariah et al. (2012) analyzed consumer 's perception with respect to organized and unorganized retailing. For this purpose, information was collected from 56 customers through a structured questionnaire. Many factors like frequency of purchase, purchasing different products, mode of payments etc. had been studied. The consumer prefers organized retailers because of quality of goods, better service, parking etc., semi urban consumer prefer unorganized retailers' outlets because of nearest location.

1.5. 3 Vibha Gupta (2013) measured the customer satisfaction level for e-tailing using ASCI's model in Indore. Sample size used for the study was 200 and the researcher used convenience sampling technique for data collection, the sample was chosen from population in random proportion of various age groups present in the population. They found out that the Customer satisfaction index for E-Tailing was 84.37%.

1.5.4. Nagadeep et al. (2015) in their article studied about two important sales promotional schemes namely Rebates & discount offer and loyalty programs of the retailers. The research reveals that sales promotion activities play an important role in the process of framing the marketing strategies by the retailers. The study confirmed that consumers' impulse buying behaviour is highly motived by the Rebate & Discount offer among the five promotional techniques followed by the Loyalty Program.

1.5.5 Nguyen (2019) investigates mainly young people in their mid-20s, also known as Millennials. The Millennials refer to a generation born between 1980 and 2000. This study focused on the factors which possibly trigger the Millennials their intentions to interact with the brand contents on Facebook. The researcher examined the Vividness, Entertainment, Credibility, and Relevance in this study. Totally 225 data was collected from the students living in South Korea and Germany. The results give you further insight into how companies and e-tailers can leverage their contents. In order to make viral marketing for brand awareness and preference.

1.5. 6. M. Subasini et al. (2020) in their research articles focused on supply chain management in apparel industry. The researchers suggested to promote supply chain management not just on cost but on resilience and to improve the decision-making models. It should be made by avoiding overfocusing on cost and mainly consider the value of flexibility which enriches multiple sourcing and short response time.

1.6. Problems of the Study

The retail sector in India is dominated by the unorganized retail outlets due to certain advantages such as credit facilities, and personal contact with the retailers. Due to the emergence of e-tailing, consumers are slowly beginning to embrace e-tailing. This seems to be a moderate change in consumer preferences from the unorganized sector, the organized sector to e-tailing. In a highly aggressive marketplace where business struggles for the consumers, consumer-oriented study helps the e-tailers to improve and bring their goods and services to the expectation of the consumers.

Research Problems

- E-Commerce sites do not display a phone number, answers to their questions on customer service page
- Lack of delivery of the products within the stipulated time
- Fear of quality of the product
- Lack of confidentiality of consumers details
- Transaction fees charged
- Changing consumer behaviour with respect to apparel
- Lack of creativity in website design

The review of literature shows that there are a good number of studies undertaken on Consumer behaviour in organized and unorganized sectors of retailing, E-tailing, but the research related to consumer behaviour with respect to apparel in B2C e-tailing in Mumbai Suburban Region is scanty. So, the current study is undertaken to understand the behaviour of consumers in Mumbai Suburban Region with respect to their expectations from the e-tailers. Hence understanding consumer behaviour with respect to apparel in e-tailing has been identified as a research problem for this study.

2. Research Hypothesis

1. Socio-economic variables and adoption categories

Null Hypothesis – ($H1_0$): There is no significant relationship between the socio-economic variables and adoption categories of consumers with respect to apparel in e-tailing.

Alternative Hypothesis – ($H1_1$): There is a significant relationship between the socio-economic variables and adoption categories of consumers with respect to apparel in e-tailing.

2. Risk and Consumers purchase intention

Null Hypothesis – ($H2_0$): Risk is not significantly related to purchase intention of consumers.

Alternative Hypothesis ($H2_1$): Risk is significantly related to purchase intention of consumers.

3. Consumer behaviour and creativity of web design

Null Hypothesis – ($H3_0$): There is a negative relationship between website design and consumer buying behaviour.

Alternative Hypothesis - ($H3_1$): There is a positive relationship between website design and consumer buying behaviour.

4. Impact of consumer behaviour on brand loyalty of e-commerce aggregators

Null Hypothesis – **($H4_0$)**: There exists no impact of consumer behaviour on brand loyalty of e-commerce aggregators.

Alternative Hypothesis-**($H4_1$)**: There exists an impact of consumer behaviour on brand loyalty of e-commerce aggregators.

5. E-tailer return policy and consumer behaviour

Null Hypothesis –**($H5_0$):** There is no significant relationship between e-tailer return policy and consumer purchasing decisions in e-tailing.

Alternative Hypothesis-**($H5_1$)**: There is significant relationship between e-tailer return policy and consumer purchasing decisions in e-tailing.

3.Aims & Objectives

1. To identify the determinants influencing consumers' purchasing decision with respect to apparel in e-tailing.
2. To study the relationship between the socio-economic variables of consumers and their adoption categories with respect to apparel in e-tailing.
3. To measure the consumer behaviour on brand loyalty of e-commerce aggregators.
4. To analyse the level of consumer satisfaction with respect to apparel in e-tailing.
5. To examine the effect of e-tailer return policy on consumer behaviour.
6. To understand the challenges faced by consumers in B2C e-tailing and suggest some measures for improving the performance of e-tailer.

3.1Scope of the study

The geographic scope of the study is Mumbai. Many studies have shown that a good number of works has been done and is being done on understanding the e-tailing, but no exclusive attempt has been made to understand the consumer behaviour with respect to apparel in business-to-consumer (B2C) e-tailing in Mumbai Suburban Region.

The present study will be descriptive in nature and to identify the determinants influencing consumer purchasing decisions, measure the socio-economic variables, understand the e-tailers return policy and complaint management procedure, analyse the level of consumer satisfaction and challenges faced them, and suggest some measures for improving the performance of e-tailer examine the complaints management procedure and to suggest some measures for improving the consumer grievance redressal policy.

4.Materials & Methods

a. **Universe of the Study**: Mumbai Suburban Region has been selected for the purpose of the study.

b. **Population of the study**: The target population for this study is the consumers in Mumbai. They were treated as samples.

c. **Selection of Samples**: Purposively twenty areas will be selected from Mumbai Suburban.

d. **Sampling Method**: Non-probability Sampling method techniques like Convenience and Judgmental Sampling method will be used for the purpose of the study.

e. **Sample Size:** 500 approximately

f. **Collection and Analysis of Data**

The study will be based on secondary and primary data.

i)Secondary Data: The data will be collected from books, journals, research papers, newspapers and reports etc.

ii)Primary Data: The data will be collected through Structured Questionnaire. Pilot study will be conducted to test the validity of the Questionnaire.

g. Statistical Techniques: Appropriate statistical tools will be used to analyse the collected data.

4.1 Limitations of the study

There may have been diverse issues outside the researcher's control that affected the study result

a) Considering the constraints of time, convenience and judgmental sampling method will be followed for the collection of primary data rather than going to a comprehensive study.

b) This study involved only one product category (i.e., apparel), and the inferences cannot be generalized for other products.

4.2Significance of the Study

India is a vast and complex society its huge population highly diverse in terms of language, customs, ethnicity, habitat, and way of life. Even between India's major cities there are notable differences in consumer behaviour. The demographic and economic statistics that underpin the growth of e-tailing are truly impressive but in order to get realistic view the researcher needs to comprehend how Mumbai Suburban Region shoppers behave in e-tailing. Consumer behaviour is an important factor in determining whether a particular e-commerce aggregators lives and flourishes or wastes away and dies.

Although there are many studies available about e-tailing. The present study will rightly point out the consumer behaviour with respect to apparel in business-to-consumer(B2C) e-tailing in Mumbai Suburban Region. It will help in understanding of apparel patronage behaviour and will provide insights to e-tailers. As the population and purchasing power of the Indian consumers grows, it is important for e-tailers to understand the consumer behaviour in order to capitalize on the projected potential market. It will also help us to understand the e-tailer return policy and complaint management procedure. The findings of the study will help to suggest some suitable measures for improving the performance of e-tailer.

5. Expected Results/ Outcomes:

- Enhance e-Commerce sites customer experience
- Delivery of the products within the stipulated time
- Ensure quality of the product
- Maintain confidentiality of consumers details
- Minimize or write off the Transaction fees charged
- Retain Customers

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